AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1 - 126.   (Canceled)

127.   (Currently amended)   A method by an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

receiving notice of the child support obligation by of the employee; and

requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

128.   (Previously presented)   The method of claim 127, further comprising:

receiving notice of satisfaction of the child support obligation;

requesting the employer to terminate the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied; and

terminating the withdrawal of the child support obligation from the salary of the employee.

129.   (Previously presented) The method of claim 127, wherein the child support obligation is owed to a custodial parent.

130.   (Currently amended) The method of claim 127, wherein the child support obligation is owed to a-the state.

131.   (Previously presented) The method of claim 127, wherein requesting is performed by the employee.

132.   (Previously presented) The method of claim 127, wherein requesting is performed by a court.

133.   (Previously presented) The method of claim 128, wherein termination requesting is performed by the employee.

134.   (Previously presented) The method of claim 128, wherein termination requesting is performed by a court.

135.   (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

a receiving component configured to receive notice that the employee has incurred the child support obligation;

a request component configured to request an employer of the employee to withdraw the child support obligation from a salary of the employee via a̶n̶ the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

136.   (Previously presented) The system of claim 135, wherein the receiving component is configured to receive notification that the child support obligation has been satisfied, and the system further comprising:

a termination request component configured to request the employer to terminate the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied; and

a termination component configured to terminate the withdrawal of the child support obligation from the salary of the employee.

137.   (Previously presented) The system of claim 135, wherein the child support obligation is owed to a custodial parent.

138.   (Currently amended) The system of claim 135, wherein the child support obligation is owed to a̶ the state.

139. (Previously presented) The system of claim 135, wherein the request component is configured to be performed by the employee.

140. (Previously presented) The system of claim 135, wherein the request component is configured to be performed by a court.

141. (Previously presented) The system of claim 136, wherein the termination request component is configured to be performed by the employee.

142. (Previously presented) The system of claim 136, wherein the termination request component is configured to be performed by a court.

143. (Currently amended) A computer readable medium containing instructions for controlling a computer system at an accumulator agency to perform a method for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the method comprising:

receiving notice of the child support obligation by the employee; and

requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

144. (Currently amended) A system at an accumulator agency for processing

through a bank a child support obligation of an employee who is a noncustodial parent

to a governmental state entity of the United States, wherein the accumulator agency,

the bank, and the state are separate entities, comprising:

receiving means for receiving notice of the child support obligation by the

employee; and

requesting means for requesting an employer of the employee to withdraw the

child support obligation from a salary of the employee via an the accumulator agency,

wherein the accumulator agency processes a child support payment as a debit-based

transaction and processes a child support disbursement as an addendum-based

transaction.

145. (Currently amended) A method by an accumulator agency for processing

through a bank a child support obligation of an employee who is a noncustodial parent

to a governmental state entity of the United States, wherein the accumulator agency,

the bank, and the state are separate entities, comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a

salary of the employee by an employer via an the accumulator agency, wherein the

accumulator agency processes a child support payment as a debit-based transaction

and processes a child support disbursement as an addendum-based transaction.

146.   (Previously presented) The method of claim 145, further comprising:

determining that the child support obligation has been satisfied; and

terminating the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

147.   (Previously presented) The method of claim 145, wherein the child support obligation is owed to a custodial parent.

148.   (Currently amended) The method of claim 145, wherein the child support obligation is owed to a the state.

149.   (Previously presented) The method of claim 145, wherein imposing is performed by the employer.

150.   (Previously presented) The method of claim 145, wherein imposing is performed by a court.

151.   (Currently amended) The method of claim 146, wherein satisfied determining is performed by the employer.

152.   (Previously presented) The method of claim 146, wherein satisfied determining is performed by a court.

153.   (Previously presented) The method of claim 146, wherein satisfied determining is performed by the employee.

154. (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

an obligation determining component configured to determine that the employee has a child support obligation; and

an imposing component configured to impose on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

155. (Previously presented) The system of claim 154, further including:

a satisfaction determining component configured to determine that the child support obligation has been satisfied; and

a terminating component configured to terminate the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

156. (Previously presented) The system of claim 154, wherein the child support obligation is owed to a custodial parent.

157.   (Currently amended) The system of claim 154, wherein the child support obligation is owed to a the state.

158.   (Previously presented) The system of claim 154, wherein the imposing component is configured to be performed by the employer.

159.   (Previously presented) The system of claim 154, wherein the imposing component is configured to be performed by a court.

160.   (Previously presented) The system of claim 155, wherein the satisfaction determining component is configured to be performed by the employer.

161.   (Previously presented) The system of claim 155, wherein the satisfaction determining component is configured to be performed by a court.

162.   (Previously presented) The system of claim 155, wherein the satisfaction determining component is configured to be performed by the employee.

163.   (Currently amended) A computer readable medium containing instructions for controlling a computer system at an accumulator agency to perform a method for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the method comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

164. (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

determining means for determining that the employee has a child support obligation; and

imposing means for imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

165. (Currently amended) A method by an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

receiving notice of the child support obligation by the employee;

requesting an employer of the employee to withdraw the child support obligation

from a salary of the employee via an the accumulator agency, wherein the accumulator

agency processes a child support payment as a debit-based transaction and processes

a child support disbursement as an addendum-based transaction;

receiving notice of satisfaction of the child support obligation; and

providing for the termination of the withdrawal of the child support obligation from

the salary of the employee upon receipt of notice that the child support obligation has

been satisfied.

166.   (Previously presented) The method of claim 165, wherein requesting is

performed by the employee.

167.   (Previously presented) The method of claim 165, wherein requesting is

performed by a court.

168.   (Previously presented) The method of claim 165, wherein providing is

performed automatically.

169.   (Previously presented) The method of claim 165, wherein providing is

performed upon request.

170.   (Previously presented) The method of claim 169, wherein the request is

made by the employee.

171.   (Previously presented) The method of claim 169, wherein the request is made by a court.

172.   (Previously presented) The method of claim 165, wherein the obligation is owed to a custodial parent.

173.   (Currently amended) The method of claim 165, wherein the obligation is owed to a-the state.

174.   (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

an obligation receiving component configured to receive notice of the child support obligation by the employee;

a requesting component configured to request an employer of the employee to withdraw the child support obligation from a salary of the employee via an-the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction;

a satisfaction receiving component configured to receive notice of satisfaction of the child support obligation; and

a providing component configured to provide for the termination of the withdrawal

of the child support obligation from the salary of the employee upon receipt of notice

that the child support obligation has been satisfied.

175.   (Previously presented) The system of claim 174, wherein the requesting

component is configured to be performed by the employee.

176.   (Previously presented) The system of claim 174, wherein the requesting

component is configured to be performed by a court.

177.   (Previously presented) The system of claim 174, wherein the providing

component is configured to be performed automatically.

178.   (Previously presented) The system of claim 174, wherein the providing

component is configured to be performed upon request.

179.   (Previously presented) The system of claim 178, wherein the request is

made by the employee.

180.   (Previously presented) The system of claim 178, wherein the request is

made by a court.

181.   (Previously presented) The system of claim 174, wherein the obligation is

owed to a custodial parent.

182.   (Currently amended) The system of claim 174, wherein the obligation is

owed to a-the state.

183. (Currently amended) A computer readable medium containing instructions for controlling a computer system at an accumulator agency to perform a method for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the method comprising:

receiving notice of the child support obligation by the employee;

requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction;

receiving notice of satisfaction of the child support obligation; and

providing for the termination of the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied.

184. (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

obligation receiving means for receiving notice of the child support obligation by the employee;

requesting means for requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction;

satisfaction receiving means for receiving notice of satisfaction of the child support obligation; and

providing means for providing for the termination of the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied.

185. (Currently amended) A method at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an the accumulator agency, wherein the

accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

providing for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

186. (Previously presented) The method of claim 185, wherein imposing is performed by the employer.

187. (Previously presented) The method of claim 185, wherein imposing is performed by a court.

188. (Previously presented) The method of claim 185, wherein imposing is performed by the noncustodial parent.

189. (Previously presented) The method of claim 186, wherein providing is performed by the employee.

190. (Previously presented) The method of claim 186, wherein providing is performed by a court.

191. (Previously presented) The method of claim 185, wherein the obligation is owed to a custodial parent.

192. (Currently amended) The method of claim 185, wherein the obligation is owed to a-the state.

193. (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

an obligation determining component configured to determine that the employee has a child support obligation;

an imposing component configured to impose on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

a providing component configured to provide for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

194. (Previously presented) The system of claim 193, wherein the imposing component is configured to be performed by the employer.

195. (Previously presented) The system of claim 193, wherein the imposing component is configured to be performed by a court.

196. (Previously presented) The system of claim 193, wherein the imposing component is configured to be performed by the noncustodial parent.

197. (Previously presented) The system of claim 194, wherein the providing component is configured to be performed by the employee.

198. (Previously presented) The system of claim 194, wherein the providing component is configured to be performed by a court.

199. (Previously presented) The system of claim 193, wherein the obligation is owed to a custodial parent.

200. (Currently amended) The system of claim 193, wherein the obligation is owed to a-the state.

201. (Currently amended) A computer readable medium containing instructions for controlling a computer system at an accumulator agency to perform a method for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the method comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an-the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

providing for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

202.   (Currently amended) A system at an accumulator agency for processing through a bank a child support obligation of an employee who is a noncustodial parent to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

determining means for determining that the employee has the child support obligation;

imposing means for imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an the accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

providing means for providing for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.